

September 29, 2018

Judge F. Dennis Saylor IV
Federal District Court
Moakly U.S. Courthouse
1 Courthouse Way, Suite 2300
Boston, Massachusetts 02210

Re: Debra Mulloy

Dear Judge Saylor,

I thank you for the opportunity to briefly portray the character of my wife Debra Mulloy.

I am proud to say I am Debra's husband. My name is Michael, a person who has been with Debra for the past 30 years. We met in September 1988 and married in September 1992 in a heartwarming Catholic church service with our family, friends, nieces & nephews as our attendants. I met and married my best friend, my soul mate through good times and bad.

Debra became part of the Mulloy family instantly sharing her Italian heritage cooking skills, her charismatic personality, and her undying helpful nature and loving spirit. She brought a 'light' with her beautiful persona that was desperately needed because my father had recently passed away and my family was overwhelmed with grief.

Our life's journey together has been filled with both celebrations and horrible tragedies. We have enjoyed weddings, births, and holidays and have also experienced horrible tragic accidents which resulted in paralysis and hospitalizations of friends and loved ones. Each and every time, whether happy or devastatingly bad, Debra was always the person everyone leaned on for help. She always made the time and effort to take care of what was needed, what was asked of her. Together as a couple we donate to several charities to help those in need, including Cradles to Crayon's, Boys & Girls Clubs, and food pantries.

Debra is the rare person who will help anyone in need; good, bad or indifferent. She always puts others first, taking care of their needs and meeting their requests. She took care of her ailing parents, bringing them to our home while they needed care until they both died, in 2001 and 2004 respectively. She was of pivotal help with my mother for years, taking care of the painstaking paperwork which enabled her to also stay in our home until she passed away in 2016. Debra has been her nephew's life mentor, advising and encouraging him. If it was not for her, he would not be completing his paramedic testing and becoming a full time Firefighter. They speak to each other several times a week, to check in and to talk. They have both shown incredible strength and have been a great support for each other.

Since I was diagnosed with cardiac disease, Debra has been my life line. My condition has gotten severely worse over the years. It is considered genetic for which there is no cure. Debra worked hard to obtain a doctor who specialized in my disease. After her search I found Dr. Desai at Brigham's & Women's Hospital Heart Failure unit. I know that my doctor has submitted a letter regarding my heart condition.

Debra has been by my side at every doctor's visit, every test, and stays by my side at every hospital stay and resultant surgery. She makes sure I take and receive all my blood tests and medications. She

basically is the person who keeps me alive today. She monitors my medications, exercise and stress levels. She is able to see my condition in a way I cannot. She had pushed me back into the doctor's this past year, as she saw that I was retaining fluids—something I did not see. Thanks to Debra my doctor adjusted my medications to avoid another cardiac episode.

Because of my health status, Debra began to volunteer and raise money for the American Heart Association.

At Bierly-Drake, Debra just did what was asked of her. She worked within the existing office structure and practices. As her work load, her travel and her responsibilities increased, she became physically and emotionally exhausted.

I am sick over this, as I feel I have let her down. Debbie had a very difficult and unsettling work experience at Bierly-Drake. This is by any means is not an excuse but my realization that I didn't see, listen or care what was happening to her. She would tell me what was going on within the office; verbal and emotional torment, sexual harassment that was considered office-acceptable, and corrupt office practices. She would tell me she was afraid to tell or speak to anyone as she was afraid of what the 2 owners would do to her. I have beaten myself up over this as I didn't protect her, I wasn't paying attention.

I am asking and begging the court to please consider Debra for the person she is, not this incident alone. I am worried for her, she is distraught over what she has done, she cries a lot, and feels her life is over. She has seen a therapist who was very kind and helpful to her, though she may not be approved to see the therapist anymore. I am worried sick that going to Federal prison will just destroy who she is.

Debra Mulloy has plead guilty to identity theft, wire fraud and stealing. She has been depicted as a person who preys on weak vulnerable people. I beg that you consider all the positive and generous characteristic of my wife before making a sentencing decision.

Thank you for your kind consideration.

Sincerely,

Michael Mulloy

9/24/2018

Judge F. Dennis Saylor IV

Federal District Court

Moakly U.S. Courthouse

1 Courthouse Way, Suite 2300

Boston, Massachusetts 02210

Re: Debra Mulloy

Dear Judge Saylor,

My name is John Bonalewicz and I write this letter as a character reference for my aunt, Debra Mulloy. My aunt has always been a part of my life growing up and has played a vital role in my development as an adult. While I have known her my whole life, we have become much closer since my father's passing in 2010. Soon after his passing my mother and I had a falling out due to family issues. Since then she has supported and helped me and my family and has become a mother to me, as well as a strong female figure, and a second grandmother for my son. It is without doubt in my mind I would not be where I am today without having her to push me and guide me.

My aunt is one of the most generous, kind hearted, caring, genuine individuals I have ever come into contact with in my almost thirty years on this planet. When my father passed she was right next to me helping me set up arrangements and services, not because she had to, but because she knew I needed the help. Deborah spends countless hours every year planning and hosting events for the American Heart Association which she has been a very active contributor to for many years now. She is very active and involved in her husband, my uncle's health, which, for as long as I can remember, has been dwindling due to heart disease. When my son was born, there were some serious complications which landed him in Brigham and Women's Neonatal Intensive Care Unit for almost two weeks. Through the entirety of my son and his mother's stay in the hospital she was there, making sure we were doing ok, and helping

out.

I am, unfortunately, going through some rough times and am in the middle of a divorce process. Throughout this time, my aunt has been an absolute godsend to me and my son. Most weeks she spends at least 20 hours helping me take care of my one-and-a-half-year-old while I finish my Paramedic degree for my career. As a Firefighter/EMT, my schedule can be very demanding. Having no family other than my aunt and my uncle. I would not be able to work, go to school, and take care of my son without my aunt there to help me. During the last 8 years, my aunt has been a mentor to me in regard to my relationship and marriage. We speak no less than three times a day, often more, and her support thus far through this process has been one of the only things helping me keep sane. I understand that the situation that she is in can lead to a period of time where she may be sent to a facility. I also understand that she has plead guilty to the charges brought against her. I just would like to make it plain and clear that imprisoning my aunt would

be extraordinarily detrimental to both my life as well as my sons. With the current situation going

on in our lives, losing the only strong female figure in our world would surely crush it. Taking Deborah out of society would do absolutely nothing but make it a worse place to be.


Thank you for your time and consideration.

Sincerely,

John Bonalewicz

21a Mill st

Natick, MA 01760



September 25, 2018

Judge F. Dennis Saylor IV
Federal District Court
Moakley Court
1 Court House Way
Suite 2300
Boston MA 02210

RE DEBRA MULLOY

Dear Judge Saylor,

I am humbled for the opportunity to be heard by you, Thank You. My name is James DePaul, a brother of Debra Mulloy. Debra, like myself has been raised in a humble working-class family with Christian morals and conservative values.

Growing up as a teenager I was in a tragic automobile accident. Which left me hospitalized and house bound for several months. Debra sat bedside, prayed with my family and read me books and changed the television channels upon my many many requests. Debra became the A.D (auntie Deb) to our family when my daughter was born. My daughter was the flower girl in Debra's wedding in 1992. My daughter recently married and without Debra's overwhelming commitment and kindness, the wedding would not have been the magical day that we all cherish today. (Thank You Auntie Deb) Debra is a good, kind and giving soul.

Debra has been my brother-in-law Michael's care giver for several years due to his cardiac disease. Unfortunately, Michael's health has worsened. Debra has been at every doctor's appointment, every specialist's appointment; guides him with his medications and has been by his bedside when he was hospitalized. Debra tirelessly volunteers and actively participates with the American Heart Association annual heart walk. She has raised thousands of dollars to aid in cardiac research on behalf of her husband and others

Debra has confided in me on numerous occasions regarding her abusive working environment and ongoing company practices. Debra felt ill informed, deceived, backed into a corner. This is not Debra. I personally tried to help her obtain other employment with Franklin Pierce University and an Administrative position with the Town of Jaffrey as she was in fear of losing her job. Employment was essential to her as her husband's ongoing health concerns weighed heavy on her.

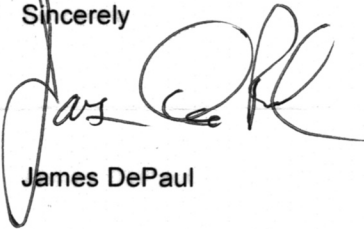
Debra's presence and nurturing kindness is greatly needed by her family, community, and especially her husband. I fear what will happen to Michael's health without her care. She is the rock!

Debra has been charged with Identity theft and charges and has plead guilty. I am deeply saddened with these charges and extremely concerned with her guilty plea. It was my understanding upon many conversations with Debra that it was company practice where one credit card was used and all of the three to four employees used it. She said that it was referred to as an informal business practice.

I pray that careful consideration of Debra's kindness and character is giving before any decision is rendered.

Thank you for your time,

Sincerely

A handwritten signature in black ink, appearing to read "James DePaul", with a large, stylized "R" or "P" at the end.

James DePaul

September 25, 2018

Judge F. Dennis Saylor IV
Federal District Court
Moakly U.S. Courthouse
1 Courthouse Way, Suite 2300
Boston, Massachusetts 02210

Re: Debra Mulloy

Dear Judge Saylor,

My name is John Lockwood and I would like to thank you for the opportunity to tell you a little about the Debbie Mulloy that I know.

I have known Debbie for over thirty years, she came into our family when she married my cousin, Michael. Debbie has always been a great fit - she has a great sense of humor and our family time together is filled with laughter. Debbie and I share a passion for cooking and we like competing with each other to see who makes the best...anything! Our family gatherings are truly wonderful times reminiscing, laughing and enjoying good food.

I am blessed to have a close relationship with my all cousins, but my wife and I have a special bond with Debbie and Michael. We call each other often and visit each other a couple of times a year. There is a very deep sense of love, respect and trust that we share for, and with each other. Life inevitably brings difficult times, and Debbie is the one that always is front and center taking charge. She is always the one digging in and taking care of whatever problem arises. When Michael's heart condition was diagnosed, she didn't just take care of him, she also worked tirelessly for the American Heart Association raising money for research. Whenever somebody needs help, Debbie is the first person people turn to - for advice, for help or just someone to listen.

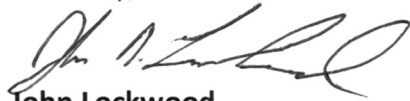
Last year around Lent, Debbie and I were talking about what we were going to give up. We somehow came up with the idea of giving up by giving away. We each committed to go through our houses and find a bag a day, 40 bags for Lent, of things to donate to charity. It was great! We often talk about our faith. It is not at all uncommon to get a message from Debbie asking for prayers. It is usually for someone that I know, but sometimes it is for someone that doesn't have anyone else to pray for them. That is the kind of person that Debbie is, when she knows someone is in need, she acts. I think the only time I saw Debbie really afraid was when her nephew Lincoln was born with severe complications. Everyday Debbie would send prayer requests for baby Lincoln. By the grace of God and a whole lot of prayers, he came through OK.

Debbie and I have had a lot of conversations about her current legal problems. It is easy to get caught up in all the legal aspects of the case - I will leave that to the lawyers. My concern is for

Debbie. I was initially concerned for her physical, mental and spiritual wellbeing. I believe now that she is strong enough to endure the physical aspects of whatever comes next. I am still concerned about her mental state - primarily because of her worries about her husband, Michael, and his heart condition. Debbie looks out for him daily with his diet and making sure that he takes his medication. She makes sure he keeps his appointments and just takes care of him. I know that not being there for Michael is her biggest fear. We have prayed about that a lot.

As for her spiritually, I believe she will be fine. Debbie has grown in her faith and understanding through this process. She has come to acknowledge the wrong she has done, the sins she has committed and the harm she has caused. When Debbie recognized that she had sinned and saw it in that light, it changed her heart and made her realize that there is a price to be paid for her actions. I believe that she will be forgiven by confessing. I hope that her punishment will be lenient. Debbie's actions were so out of character for her. Her whole life's record shows her taking care of everyone else. I hope that she will be given the opportunity to continue that, it is the truer portrait of Debbie's soul.

Sincerely,

A handwritten signature in black ink, appearing to read 'John Lockwood', with a stylized, cursive flourish at the end.

John Lockwood

20251 Triangle Road

Barhamsville, VA 23011

Cell: (757)342-3657

Home: (757) 566-0416

JLockwood@RutherfordSupply.com

Judge F. Dennis Saylor IV
Federal District Court
Moakly U.S. Courthouse
1 Courthouse Way, Suite 2300
Boston, MA 02210

Re: Debra Mulloy

Dear Judge Saylor,

Thank you for the opportunity to share this letter which I hope will help you understand the character and person Debra Mulloy really is.

Debbie has been married to my brother Michael for almost 30 years. Throughout this time, she has been a loving and supporting member of our family. In times of family emergencies, she was always there to help.

Some time ago my brother was diagnosed with a serious heart ailment that required surgery and lifelong medication. Debbie ensured that he got the best treatment possible and kept up with his medication. She has taken care of him for a long time dealing with the doctors and insurance companies; all the things that my brother has neither the time nor the inclination to do. I believe she is a big reason he is still here today.

My wife and I have been married since 1994 and we have two children. My wife's family is from Connecticut which would sometimes require us to travel there to help her father or sisters in time of need. Debbie and Michael would watch our children, Kelsey and Jillian, when we could not. Debbie always kept them entertained. She took them to the beach, out for ice cream, to the mall, or to the carnivals they used to love when they were little. Debbie helped our family through some very difficult times.

At family gatherings such as Christmas Eve or Fourth of July, Debbie would always bring a home-cooked plate of food from one her family recipes. She would cook and clean and ensure everybody had a good time. She was a central member of organizing and planning our family get togethers.

In closing I would just like to say that Debbie is loved and will be missed by all our family members in Massachusetts, Virginia, Florida, and Connecticut. I hope the court will take this into consideration and apply compassion and leniency to a person whom we believe to be a law abiding and productive member of society.

Thank you for your consideration.

Sincerely,

Laurence Mulloy

September 25, 2018

Judge F. Dennis Saylor IV
Federal District Court
Moakley U.S. Courthouse
1 Courthouse Way, Suite 2300
Boston, Massachusetts 02210

Re: Debra Mulloy

Dear Judge Saylor,

Thank you for the opportunity to share with you my relationship with Debra Mulloy and to speak to her good character. My hope is that this letter might allow you to come to know the wonderful person that she is and the many good deeds that she has done and continues to do. She is a person of good character who unfortunately has made a mistake, one that I know she very much regrets.

I am aware that Debbie has pleaded guilty to identity theft. I was both shocked and disappointed to hear about this because she has never been in trouble before and this behavior is very much out of character for the person that I am blessed to know. I am very proud, however, of the way Debbie has taken responsibility for her actions.

I have known Debra Mulloy for thirty-five years. We met at Stonehill College in North Easton, MA where we both studied accounting and we shared many classes together. We soon became the best of friends and remain so to this day. Debbie is a thoughtful and caring person who thinks of others before herself. She has a calming, quiet way of helping others. Through the years, Debbie has seen me through some difficult times. As a young mother, I was diagnosed with an aggressive form of thyroid cancer and was fearful that I would not live to see my toddler and newborn baby grown up. Debbie was there for me, calming my fears and giving of her time. Later, we realized that our younger daughter, Melanie suffers from crippling anxiety and depression. She also needed to have several knee surgeries to correct a congenital defect. Debbie continued to be there for me as well as our entire family helping in any way that she could. She continues to offer encouragement to Melanie at every opportunity. There are countless other examples I could give as to how special Debbie is and how she gives of herself and her time. She has been the best friend anyone could ever ask for. Our family would be lost without her in our lives.

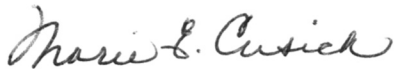
Debbie is also a devoted wife to her husband, Michael who suffers from a serious heart condition. She painstakingly lays out his many pills and monitors his diet. Once when she was away on a business trip, Michael suffered a cardiac episode that was determined to be caused by his taking the wrong pills at the wrong time. I worry that should Debbie not be there to care

for him, his health might suffer. Debbie is also a doting aunt who babysits for her nephew's son which helps his young family a great deal. In addition to helping family and friends, Debbie has also volunteered with the American Heart Association for several years.

I humbly ask the Court to please take this letter into consideration at the time of sentencing. I pray that she be granted leniency so that she can continue to help others and serve her community.

Thank you for your consideration.

Sincerely,

A handwritten signature in cursive script that reads "Marie E. Cusick".

Marie E. Cusick
50 Monroe Street
Norwood, MA 02062

September 20, 2018

Judge F. Dennis Saylor IV
Federal District Court
Moakly U.S. Courthouse
1 Courthouse Way, Suite 2300
Boston, Massachusetts 02210

Re: Debra Mulloy

Dear Judge Saylor,

Thank you for the opportunity to share with you my relationship with Debra Mulloy. Meeting Mrs. Mulloy has been a true blessing. I first met Debra Mulloy over 4 years ago, Spring 2014 at the American Heart Association Boston Heart Walk Awards night. We started chatting and our friendship continued to grow from there. Not long after I attended a fundraising party for the American Heart Association at Mrs. Mulloy's home. It was a fun event filled with many family and friends. This event was attended by family, friends, business associates, neighbors and I also meet her now former employer at the event. Everyone I meet had very kind words for Debra and told me how much they loved and admired Debra and Mike Mulloy. We were all impressed with her event and she raised thousands of dollars that night for the fight against Heart Disease which were donated to the American Heart Association. Debra is a perfect example of a person who pays it forward, has a giving heart and is extremely trust worthy. I am very lucky to be able to have her as my friend.

I am aware Debra has pleaded guilty to charges related to her work credit card at her former job in Boston with an interior designer. I know she had a very stressful position and had been there many years. I am very sad that she is facing charges after being a faithful and very hard-working employee for many years in a very stressful business.

2015 Debra went on to the huge responsibility of stepping up as the Captain of the Community Teams for the American Heart Association Boston Heart Walk and I continued as the company leader of the Brigham Health team. The Community Team is the big umbrella for all the family teams that do not have a big corporate team to join. It is not an easy job. Although we were not directly working together we remained in touch. Debra and her husband Mike are very supportive of the American Heart Association since her husband has heart disease. November 2016 brought Debra to call me to join the 2017 Brigham and Women's Team. We meet in Boston that December to discuss our strategy while celebrating my birthday. Since my family are not local Debra and Mike made me feel so special. Over the next months she assisted and supported me in fundraising as she has wonderful creative ideas and the will to assist in the work involved to make everything happen. We meet monthly to discuss the teams progress and to come up with more fundraising ideas. She came into Boston weekly in the summer to help me with tabling at BWH with recruiting walkers, accepting donations, selling Hearts and raffle tickets. Debra donated items to be used for raffles, walker incentives and silver bracelets

for fundraising. On the day of the AHA Boston Heart Walk, September 9, 2017 at the DCR Hatch Shell and Esplanade Debby and her husband Mike worked the Brigham Health tent all morning supporting my efforts, looking out for people's personal possessions, answering questions and collecting donations. I never would have made it through the morning without having Debby by my side. She was so thoughtful and even brought me a bagel for breakfast. She truly has a caring heart.

Almost two months after the AHA Boston Heart Walk a friend of Debra's invited Debra and I to do a fund-raising raffle at a tailgate fundraiser before and during a New England Patriots game. I meet many friends of Debra's who all admired her and many kinds words to say. The caterer also knew Debra and was also full of kind words and like me felt very blessed to know and have a friendship with Debra. We raised a few hundred dollars and enjoyed a fun event.

Debra and I stayed in touch over the winter and the spring of 2018 we meet and started discussing our strategy for the 2018 team. Debra once again volunteered her time by tabling with me at Brigham and Women's Hospital to recruit walkers, selling raffle tickets, selling hearts and accepting cash donations. I never once worried about money received and I have always found her extremely trustworthy without a doubt.

She is reliable, honest, giving, an angel, selfless and one of the best people in the world I know and call my friend. For me her good character is without question. She loves her family and I know she babysits for her grandnephew. After his birth he had complications and she visited the family in the hospital in Boston and gave much appreciated support to her nephew and his family. Her pictures with him are pure love and joy. Debra is a wonderful person and makes the world a better place every day.

Thank you for your consideration. Feel free to contact me should you have any questions.

Regards,



Merilyn E. Holmes

19 Osborne Street, #2

Salem, MA 01970

Sept 20, 2018

Judge F. Dennis Saylor IV
Federal District Court
Moakly U.S. Courthouse
1 Court Way, Suite 2300
Boston, MA 02210

Re: Debra Mulloy

Dear Judge Saylor:

I would like to thank you for the opportunity to share with you what I know of Debra Mulloy.

I am aware that she has pled guilty to embezzling funds from her former employer, which I find both difficult to believe and, if true, hard to accept as being the entire story. It is my hope that this letter might help you understand the person I know and in doing so, somehow convince you to be lenient in any sentencing you might impose on her.

My name is Marc Conrad. I am a General Contractor and the owner of MC Conrad & Co operating out of Dover Massachusetts. My company focus has been centered on building custom homes as well as renovation and remodeling projects in Dover and the surrounding communities for the past 35 years.

I have known both Debbie and her husband Michael for nearly 30 years; having first hired Michael as a subcontractor back in 1989. During this time Michael has undertaken countless projects with me and I continue to use his services to this day. Debbie has handled all the billing for Michael during this time and never once have I found reason to question anything she has presented me. The invoices have always been fair and accurate.

After so many years working together, I consider them both to be friends that I can trust and rely on. Before meeting Debbie, I got the sense from Michael that she was the anchor in his life, keeping him in check while watching his diet and his health to keep him focused on what he does best, which is to work both conscientiously and professionally. While he is a wonderful and reliable man, everyone who knows him understands that a great deal of that good nature is a function of his life with her.

I know them both to be charitable people. When Michael was diagnosed with heart problems, Debbie set about coordinating a yearly function to raise money for the Heart Association. To date they have both raised thousands of dollars for that cause.

When my business partner fell and broke his back in 1994, Debbie and Michael were the first ones there to help; with Michael participating in building him a handicapped accessible house and Debbie preparing meals on a daily basis for the crews that worked on the home. Both of

their lives are full of similar stories; ones where they have always been there for their friends in times of need.

Personally, and somewhat selfishly, I am concerned that incarcerating Debbie will have an adverse effect on Michael. As I mentioned before, she is the one that keeps him focused and I am concerned that not only will his performance suffer, but his health will decline as well.

While I know Debbie will gracefully accept whatever the court decides, I can't help but feel that there is more to this than meets the eye. The person I know is kind and generous, self-effacing, dependable and trustworthy. I know that sending her to jail will have negative consequences in my own life and expect that the same sentiment is shared by anyone who knows her. Please consider further investigation of this matter if possible and if punishment is indeed required, please consider an alternative. She really is a very good human being.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Marc C Conrad', with a stylized, flowing script.

Marc C Conrad
6 Park Ave
Dover, MA 02030
(508) 277-2835